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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3063

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Jonathan TURNER et al.) Group Art Unit: 2164
)
Application Serial No.: 09/924,684) Examiner: Unassigned
)
Filed: August 9, 2001)
)
For: SYSTEM AND METHODS FOR)
PROVIDING FINANCIAL)
ACCOUNT INFORMATION OVER)
A NETWORK)

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Technology Center 2100

Commissioner for Patents and Trademarks
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application and before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art"

under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
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Dated: November 9, 2001

By: 

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INFORMATION DISCLOSURE CITATION

Atty. Docket No. 05793.3063	Serial No. 09/924,684
Applicant Jonathan TURNER et al.	
Filing Date August 9, 2001	Group: 2164

U.S. PATENT DOCUMENTS						
Examiner Initial	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	6,157,946	Dec. 2000	Itakura et al.			
	6,014,502	Jan. 2000	Moraes			
	5,913,040	Jun. 1999	Rakavy et al.			

FOREIGN PATENT DOCUMENTS						
Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce